



Bank Holding Company Performance Report September 30, 2022—FR BHCPR

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BHC Name [THIRD FEDERAL SAVINGS AND LOAN ASSOCIATION OF CLEVELAND, MHC](#)

City/State [CLEVELAND, OH](#)

Bank Holding Company Information

Federal Reserve District: [4](#)

Consolidated Assets (\$000): [15,789,825](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: _____

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[THIRD FEDERAL SAVINGS AND LOAN ASSOCIATION OF CLEVELAND, MHC](#)
[7007 BROADWAY AVENUE](#)
[CLEVELAND, OH 44106](#)

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Summary Ratios

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019																	
Average assets (\$000)	14,944,722			14,417,124			14,361,046			14,873,659			14,363,868																	
Net income (\$000)	47,831			45,936			59,154			68,005			70,516																	
Number of BHCs in peer group	132			132			130			128			125																	
Earnings and Profitability:																														
Percent of Average Assets																														
Net interest income (tax equivalent)	1.87	2.79	9	1.59	2.65	9	1.60	2.60	9	1.57	2.77	6	1.81	3.01	10															
+ Non-interest income	0.13	0.94	2	0.30	1.09	6	0.28	1.04	6	0.41	1.21	13	0.18	1.32	3															
- Overhead expense	1.34	2.18	6	1.31	2.21	5	1.32	2.17	6	1.28	2.57	2	1.32	2.69	2															
- Provision for credit losses	0.03	0.10	24	-0.06	-0.12	58	-0.06	-0.09	51	0.03	0.51	2	-0.08	0.15	0															
+ Securities gains (losses)	0	0	45	0	0.01	23	0	0.01	23	0	0.02	16	0	0.01	35															
+ Other tax equivalent adjustments	0.02	0	96	0.02	0	96	0.02	0	96	0.01	0	95	0.01	0	90															
= Pretax net operating income (tax equivalent)	0.66	1.46	4	0.66	1.76	3	0.65	1.66	3	0.68	1.04	19	0.76	1.56	6															
Net operating income	0.43	1.10	2	0.42	1.34	3	0.41	1.26	3	0.46	0.81	17	0.49	1.19	7															
Net income	0.43	1.10	2	0.42	1.34	3	0.41	1.26	2	0.46	0.82	17	0.49	1.19	7															
Net income (Subchapter S adjusted)		1.56			2.06			1.97			1.18			1.17																
Percent of Average Earning Assets																														
Interest income (tax equivalent)	2.95	3.36	22	2.78	3.12	25	2.76	3.06	27	3.05	3.55	20	3.49	4.41	8															
Interest expense	1	0.35	93	1.11	0.26	97	1.09	0.25	97	1.41	0.52	94	1.61	1.08	84															
Net interest income (tax equivalent)	1.95	3.01	9	1.67	2.85	9	1.68	2.80	9	1.64	3.01	6	1.88	3.33	8															
Losses, Allowance, and Past Due + Nonaccrual																														
Net loan and lease losses / Average loans and leases	-0.08	0.09	1	-0.04	0.12	3	-0.05	0.11	1	-0.04	0.27	0	-0.05	0.21	2															
Earnings coverage of net loan and lease losses (X)	-9.53	36.38	18	-15.24	26.30	13	-13.17	39.72	10	-20.99	22.91	2	-15.19	24.40	6															
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.51	1.17	6	0.51	1.32	6	0.50	1.23	6	0.54	1.58	5	0.28	0.83	4															
Allowance for loan and lease losses / Total loans and leases	0.51	1.15	9	0.51	1.30	7	0.50	1.20	8	0.54	1.55	5	0.28	0.81	5															
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.26	0.39	35	0.35	0.58	25	0.35	0.49	35	0.39	0.71	21	0.47	0.57	41															
30-89 days past due loans and leases / Total loans and leases	0.05	0.33	7	0.07	0.29	9	0.05	0.32	6	0.07	0.39	7	0.10	0.43	11															
Liquidity and Funding																														
Net noncore funding dependence	38.99	5.89	96	29.40	-3.31	96	30.32	-2.33	96	30.43	3.20	91	34.03	14.45	89															
Net short-term noncore funding dependence	25.97	0.87	96	19.95	-9.17	97	19.55	-7.71	97	21.63	-4.76	97	26.02	3.38	96															
Net loans and leases / Total assets	90.35	63.09	99	89.05	58.81	99	89.74	58.67	99	89.28	61.58	99	91.03	63.77	99															
Capitalization																														
Tier 1 leverage ratio	11.82	9.22	93	12.71	9.07	95	12.79	8.98	95	12.11	9.13	94	11.31	9.76	84															
Holding company equity capital / Total assets	11.20	9.68	74	11.59	10.79	64	11.73	10.71	67	10.52	11.16	41	10.44	12.43	26															
Total equity capital (including minority interest) / Total assets	11.68	9.81	81	12.32	10.91	71	12.41	10.82	77	11.38	11.29	53	11.68	12.57	38															
Common equity tier 1 capital / Total risk-weighted assets	20.02	11.79	97	21.96	12.64	98	21.91	12.42	99	20.63	12.38	96	19.42	12.17	95															
Net loans and leases / Equity capital (X)	8.07	6.64	77	7.68	5.47	88	7.65	5.53	87	8.49	5.58	91	8.72	5.21	92															
Cash dividends / Net income	0	31.93	3	0	27.22	3	0	28.27	3	0	42.30	4	0	33.12	3															
Cash dividends / Net income (Subchapter S adjusted)		71.62			-3.51			3.14			-0.65			-12.02																
Growth Rates																														
Assets	12.32	6.04	80	-3.99	9.51	4	-3.02	10.50	4	-1.58	16.68	5	3.99	9.26	37															
Equity capital	8.54	-3.83	81	6.29	7.52	56	8.19	7.46	65	-0.80	6.99	12	2.03	10.49	17															
Net loans and leases	13.97	14.48	58	-4.73	-0.66	36	-2.52	3.36	30	-3.46	9.07	13	4.31	9.10	33															
Noncore funding	42.56	36.20	66	-10.87	-21.64	66	-6.89	-14.79	64	-7.65	-12.18	56	3.62	6.59	46															
Parent Company Ratios																														
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0	1.02	36															
Long-term debt / Equity capital	0	11.91	13	0	10.65	11	0	10.95	12	0	13.56	10	0	13.04	13															
Equity investment in subsidiaries / Equity capital	100	104.01	36	100	103.15	35	100	103.22	40	100	102.81	36	100	103.22	36															
Cash from ops + noncash items + op expense / Op expense + dividends		118.32			155.61			154.48			147.24		0	190.27	4															

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	306,104	280,953	371,070	421,921	459,326	8.95	2.85
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	306,104	280,953	371,070	421,921	459,326	8.95	2.85
Tax-exempt income on loans and leases.....	0	0	0	0	0		
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		
Income on loans and leases (tax equivalent).....	306,104	280,953	371,070	421,921	459,326	8.95	2.85
Investment interest income (tax equivalent).....	4,541	2,836	3,796	7,830	12,839	60.12	-36.83
Interest on balances due from depository institutions.....	3,007	569	765	1,412	5,293	428.47	75.34
Interest income on other earning assets.....	4,142	2,281	3,102	2,658	4,809	81.59	45.64
Total interest income (tax equivalent)	317,794	286,639	378,733	433,821	482,267	10.87	2.72
Interest on time deposits of \$250K or more	4,135	6,932	9,104	12,166	12,675	-40.35	0.73
Interest on time deposits < \$250K.....	45,640	59,794	76,051	110,477	120,787	-23.67	-22.65
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	7,950	2,926	3,759	7,030	15,501	171.70	248.68
Interest on other borrowings and trading liabilities.....	50,000	44,912	59,907	70,727	73,150	11.33	43.88
Interest on subordinated debt and mandatory convertible securities	0	0	0	0	0		
Total interest expense.....	107,725	114,564	148,821	200,400	222,113	-5.97	7.57
Net interest income (tax equivalent).....	210,069	172,075	229,912	233,421	260,154	22.08	0.40
Non-interest income.....	14,496	32,361	40,245	60,256	25,598	-55.21	5.15
Adjusted operating income (tax equivalent)	224,565	204,436	270,157	293,677	285,752	9.85	0.69
Overhead expense.....	149,836	141,817	189,214	190,752	189,256	5.65	10.97
Provision for credit losses.....	3,000	-7,000	-9,000	4,000	-11,000		
Securities gains (losses)	0	0	0	0	0		
Other tax equivalent adjustments	2,113	2,204	3,360	1,912	1,783	-4.13	-19.10
Pretax net operating income (tax equivalent).....	73,842	71,823	93,303	100,837	109,279	2.81	-31.38
Applicable income taxes	13,304	13,614	17,799	16,247	21,953	-2.28	-62.77
Tax equivalent adjustments	2,113	2,204	3,360	1,912	1,783	-4.13	-19.10
Applicable income taxes (tax equivalent).....	15,417	15,818	21,159	18,159	23,736	-2.54	-59.80
Minority interest	10,594	10,069	12,990	14,673	15,027	5.21	-14.85
Net income before discontinued operations, net of minority interest	47,831	45,936	59,154	68,005	70,516	4.13	-15.82
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	47,831	45,936	59,154	68,005	70,516	4.13	-15.82
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	58,425	56,005	72,144	82,678	85,543	4.32	-15.65
Investment securities income (tax equivalent).....	4,541	2,836	3,796	7,830	12,839	60.12	-36.83
US Treasury and agency securities (excluding mortgage-backed securities)	34	0	9	0	55		
Mortgage-backed securities	4,507	2,836	3,787	7,830	12,784	58.92	-37.30
All other securities	0	0	0	0	0		
Cash dividends declared.....	0	0	0	0	0		
Common	0	0	0	0	0		
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent).....	2.84	3.12	27	2.65	2.90	28	2.64	2.85	31	2.92	3.27	21	3.36	4	14
Less: Interest expense	0.96	0.33	92	1.06	0.24	96	1.04	0.23	96	1.35	0.48	94	1.55	0.98	85
Equals: Net interest income (tax equivalent)	1.87	2.79	9	1.59	2.65	9	1.60	2.60	9	1.57	2.77	6	1.81	3.01	10
Plus: Non-interest income	0.13	0.94	2	0.30	1.09	6	0.28	1.04	6	0.41	1.21	13	0.18	1.32	3
Equals: adjusted operating income (tax equivalent)	2	3.77	3	1.89	3.80	2	1.88	3.70	2	1.97	4.04	2	1.99	4.41	2
Less: Overhead expense.....	1.34	2.18	6	1.31	2.21	5	1.32	2.17	6	1.28	2.57	2	1.32	2.69	2
Less: Provision for credit losses.....	0.03	0.10	24	-0.06	-0.12	58	-0.06	-0.09	51	0.03	0.51	2	-0.08	0.15	0
Plus: Realized gains (losses) on held-to-maturity securities	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0	45	0	0.01	24	0	0.01	23	0	0.02	17	0	0.01	35
Plus: other tax equivalent adjustments	0.02	0	96	0.02	0	96	0.02	0	96	0.01	0	95	0.01	0	90
Equals: Pretax net operating income (tax equivalent)	0.66	1.46	4	0.66	1.76	3	0.65	1.66	3	0.68	1.04	19	0.76	1.56	6
Less: Applicable income taxes (tax equivalent).....	0.14	0.34	3	0.15	0.41	7	0.15	0.38	9	0.12	0.23	20	0.17	0.36	7
Less: Minority interest.....	0.09	0	96	0.09	0	96	0.09	0	96	0.10	0	95	0.10	0	97
Equals: Net operating income	0.43	1.10	2	0.42	1.34	3	0.41	1.26	3	0.46	0.81	17	0.49	1.19	7
Plus: Net extraordinary items.....	0	0	51	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	0.43	1.10	2	0.42	1.34	3	0.41	1.26	2	0.46	0.82	17	0.49	1.19	7
Memo: Net income (last four quarters)	0.41	1.10	2	0.46	1.30	3	0.41	1.26	2	0.46	0.82	17	0.49	1.19	7
Net income-BHC and noncontrolling (minority) interest	0.52	1.11	4	0.52	1.35	3	0.50	1.27	3	0.56	0.83	21	0.60	1.20	8
Margin Analysis															
Average earning assets / Average assets	96.02	92.93	84	95.49	93.09	78	95.48	93.08	79	95.66	92.32	86	96.19	91.05	92
Average interest-bearing funds / Average assets.....	86.56	60.58	96	85.89	61.98	96	85.85	61.99	96	86.59	64.06	96	87.31	65.57	97
Interest income (tax equivalent) / Average earning assets	2.95	3.36	22	2.78	3.12	25	2.76	3.06	27	3.05	3.55	20	3.49	4.41	8
Interest expense / Average earning assets.....	1	0.35	93	1.11	0.26	97	1.09	0.25	97	1.41	0.52	94	1.61	1.08	84
Net interest income (tax equivalent) / Average earning assets	1.95	3.01	9	1.67	2.85	9	1.68	2.80	9	1.64	3.01	6	1.88	3.33	8
Yield or Cost															
Total loans and leases (tax equivalent).....	3.02	4.24	3	2.94	4.07	7	2.92	4.01	7	3.16	4.27	6	3.52	5.09	2
Interest-bearing bank balances	1.11	0.79	87	0.14	0.13	72	0.15	0.14	72	0.39	0.27	81	2.15	2.04	52
Federal funds sold and reverse repos		1.05			0.25			0.25			0.68			2.44	
Trading assets		0.57			0.45			0.45			0.60			0.99	
Total earning assets	2.95	3.33	22	2.78	3.09	26	2.76	3.04	27	3.05	3.51	21	3.49	4.36	9
Investment securities (tax equivalent)	1.30	1.96	4	0.90	1.77	3	0.90	1.77	3	1.58	2.25	7	2.27	2.76	8
US Treasury and agency securities (excluding mortgage-backed securities)	1.12	1.38	31		1.23		0.88	1.14	31		1.75		2.75	2.32	79
Mortgage-backed securities	1.26	1.87	3	0.90	1.55	5	0.90	1.57	3	1.62	2.05	16	2.28	2.61	14
All other securities		2.89			2.85			2.81			3.24			4.06	
Interest-bearing deposits	0.84	0.35	90	1	0.22	98	0.96	0.21	97	1.40	0.53	95	1.68	1.10	84
Time deposits of \$250K or more	0.78	0.61	72	1.31	0.70	94	1.30	0.66	96	1.70	1.42	78	2.01	1.96	51
Time deposits < \$250K.....	1.19	0.58	89	1.43	0.67	95	1.39	0.62	95	1.88	1.36	90	2.08	1.82	65
Other domestic deposits	0.33	0.31	63	0.14	0.16	50	0.13	0.15	51	0.28	0.36	41	0.67	0.93	33
Foreign deposits		0.52			0.12			0.14			0.42			1.19	
Federal funds purchased and repos.....	2.72	0.88	92		0.18			0.17			0.62			1.86	
Other borrowed funds and trading liabilities	1.73	1.55	54	1.84	1.29	72	1.85	1.27	71	1.90	1.50	72	1.99	2.38	26
All interest-bearing funds.....	1.11	0.54	87	1.23	0.38	96	1.21	0.37	96	1.56	0.74	92	1.77	1.49	71

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021		12/31/2021		12/31/2020		12/31/2019							
Non-interest Income and Expenses															
Total non-interest income	14,496		32,361		40,245		60,256		25,598						
Fiduciary activities income	0		0		0		0		0						
Service charges on deposit accounts - domestic	592		394		598		229		763						
Trading revenue.....	0		0		0		0		0						
Investment banking fees and commissions.....	814		475		706		315		345						
Insurance activities revenue.....	0		0		0		0		0						
Venture capital revenue.....	0		0		0		37		40						
Net servicing fees	3,291		2,586		3,593		3,314		4,062						
Net securitization income	-536		0		0		-6		-60						
Net gains (losses) on sales of loans, OREO, other assets.....	-311		15,724		17,734		43,570		9,012						
Other non-interest income.....	10,646		13,182		17,614		12,797		11,436						
Total overhead expenses	149,836		141,817		189,214		190,752		189,256						
Personnel expense.....	82,570		80,660		107,120		106,518		104,036						
Net occupancy expense.....	20,741		19,662		26,443		25,581		26,422						
Goodwill impairment losses	0		0		0		0		0						
Amortization expenses and impairment loss (other intangible assets).....	618		706		918		1,005		788						
Other operating expenses.....	45,907		40,789		54,733		57,648		58,010						
Fee income on mutual funds and annuities.....	814		475		706		315		345						
Memoranda															
Assets under management in proprietary mutual funds and annuities.....	0		0		0		0		0						
Number of equivalent employees	1,022		1,000		1,002		990		1,079						
Average personnel expense per employee.....	80.79		80.66		106.91		107.59		96.42						
Average assets per employee.....	14,623.02		14,417.12		14,332.38		15,023.90		13,312.20						
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	5.62	2.43	81	1.47	2.14	47	1.75	2.17	46	0.52	2.02	33	1.35	2.72	42
Overhead expenses / Net Interest Income + non-interest income	66.72	58.02	83	69.37	58.85	88	70.04	59.28	88	64.95	62.28	64	66.23	61.29	73
Percent of Average Assets															
Total overhead expense	1.34	2.18	6	1.31	2.21	5	1.32	2.17	6	1.28	2.57	2	1.32	2.69	2
Personnel expense.....	0.74	1.20	8	0.75	1.23	9	0.75	1.21	9	0.72	1.30	6	0.72	1.41	4
Net occupancy expense.....	0.19	0.22	28	0.18	0.24	22	0.18	0.23	25	0.17	0.26	15	0.18	0.28	18
Other operating expenses.....	0.42	0.73	9	0.38	0.72	5	0.39	0.72	5	0.39	0.94	4	0.41	0.97	2
Overhead less non-interest income	1.21	1.22	44	1.01	1.08	37	1.04	1.10	37	0.88	1.25	20	1.14	1.32	33
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	66.72	57.55	83	69.37	58.34	88	70.04	58.83	89	64.95	61.82	65	66.23	60.64	75
Personnel expense.....	36.77	31.86	77	39.45	32.89	84	39.65	32.93	85	36.27	32.36	72	36.41	32.39	74
Net occupancy expense.....	9.24	5.98	90	9.62	6.26	91	9.79	6.23	91	8.71	6.58	82	9.25	6.52	89
Other operating expenses.....	20.72	19.14	70	20.30	18.68	65	20.60	19.18	61	19.97	22.28	48	20.58	21.20	54
Total non-interest income	6.46	24.10	4	15.83	28.20	25	14.90	27.67	21	20.52	28.83	34	8.96	29.23	7
Fiduciary activities income	0	2.13	13	0	2.27	12	0	2.20	13	0	2.09	12	0	1.97	14
Service charges on domestic deposit accounts	0.26	3.30	7	0.19	3.25	6	0.22	3.27	7	0.08	3.27	6	0.27	3.88	11
Trading revenue.....	0	0.57	34	0	0.68	25	0	0.62	27	0	1.28	25	0	1.18	22
Investment banking fees and commissions.....	0.36	2.15	27	0.23	2.46	21	0.26	2.58	20	0.11	2.46	17	0.12	3.54	13
Insurance activities revenue.....	0	0.36	12	0	0.38	11	0	0.36	11	0	0.41	11	0	0.47	11
Venture capital revenue.....	0	0.01	44	0	0.03	45	0	0.04	44	0.01	0.01	86	0.01	0.02	85
Net servicing fees	1.47	1.23	75	1.26	0.56	81	1.33	0.60	81	1.13	0.01	89	1.42	0.28	91
Net securitization income	-0.24	0	1	0	0.01	43	0	0.01	44	0	0	2	-0.02	0.01	1
Net gain (loss) - sales of loans, OREO, and other assets	-0.14	1.19	12	7.69	3.64	84	6.56	3.30	82	14.84	3.92	91	3.15	1.86	75
Other non-interest income.....	4.74	8.80	24	6.45	9.39	37	6.52	9.27	35	4.36	9.65	21	4	10.04	12
Overhead less non-interest income	60.27	32.79	96	53.54	29.67	96	55.14	30.52	97	44.44	31.93	81	57.27	31.06	97
Applicable income taxes / Pretax net operating income (tax equivalent).....	18.02	21.50	16	18.95	21.49	21	19.08	21.18	23	16.11	18.63	28	20.09	20.56	47
Applicable income tax + TE / Pretax net operating income + TE	20.88	23.57	16	22.02	23.11	35	22.68	22.67	49	18.01	21.18	19	21.72	23.23	35

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year	5-Year
Real estate loans	14,336,068	12,578,274	12,743,602	13,077,449	13,511,772	13.97	15.01	
Commercial and industrial loans	0	0	0	0	0	0		
Loans to individuals	3,263	2,778	2,705	2,637	2,900	17.46	6.98	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0	0		
Agricultural loans	0	0	0	0	0	0		
Other loans and leases	292	1,120	373	1,000	0	-73.93		
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	14,339,623	12,582,172	12,746,680	13,081,086	13,514,672	13.97	15.01	
Less: Allowance for loan and lease losses	72,895	64,289	63,576	70,290	37,292	13.39	48.92	
Net loans and leases	14,266,728	12,517,883	12,683,104	13,010,796	13,477,380	13.97	14.87	
Debt securities that reprice or mature in over 1 year	457,908	417,700	419,782	281,916	497,768	9.63	-12.32	
Mutual funds and equity securities	0	0	0	0	0			
Subtotal	14,724,636	12,935,583	13,102,886	13,292,712	13,975,148	13.83	13.77	
Interest-bearing bank balances	352,432	466,987	386,181	475,988	261,198	-24.53	51.00	
Federal funds sold and reverse repos	0	0	0	0	0			
Debt securities that reprice or mature within 1 year	0	4,083	4,060	165,693	56,229	-100.00	-100.00	
Trading assets	0	0	0	0	0			
Total earning assets	15,077,068	13,406,653	13,493,127	13,934,393	14,292,575	12.46	14.30	
Non-interest-bearing cash and due from depository institutions	17,132	21,339	21,828	23,932	20,028	-19.72	-50.79	
Premises, fixed assets, and leases	49,091	53,927	53,861	56,027	58,338	-8.97	-17.26	
Other real estate owned	1,191	289	130	102	2,813	312.11	-78.43	
Investment in unconsolidated subsidiaries	73	73	308	74	74	0.00	-13.10	
Intangible and other assets	645,270	575,114	563,203	558,250	432,308	12.20	60.43	
Total assets	15,789,825	14,057,395	14,132,457	14,572,778	14,806,136	12.32	15.32	
Quarterly average assets	15,635,781	14,227,557	14,192,812	14,672,343	14,610,715	9.90	15.43	
Average loans and leases (YTD)	13,531,989	12,745,055	12,715,885	13,361,912	13,030,814	6.17	10.67	
Memoranda								
Loans held-for-sale	9,661	8,848	38,064	111,288	9,608	9.19	2652.42	
Loans not held-for-sale	14,329,962	12,573,324	12,708,616	12,969,798	13,505,064	13.97	14.93	
Real estate loans secured by 1–4 family	14,284,750	12,544,837	12,708,278	13,051,734	13,486,242	13.87	14.87	
Commercial real estate loans	51,318	33,437	35,324	25,715	25,530	53.48	72.24	
Construction and land development	48,495	30,540	32,438	22,774	22,496	58.79	82.50	
Multifamily	2,823	2,897	2,886	2,941	3,034	-2.55	-12.41	
Nonfarm nonresidential	0	0	0	0	0			
Real estate loans secured by farmland	0	0	0	0	0			
Total investment securities	457,908	421,783	423,842	447,609	553,997	8.56	-14.80	
U.S. Treasury securities	3,619	0	4,048	0	0			
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0			
Municipal securities	0	0	0	0	0			
Mortgage-backed securities	454,289	421,783	419,794	447,609	553,997	7.71	-15.48	
Asset-backed securities	0	0	0	0	0			
Other debt securities	0	0	0	0	0			
Mutual funds and equity securities	0	0	0	0	0			
Available-for-sale securities	457,908	421,783	423,842	447,609	553,997	8.56	-14.80	
U.S. Treasury securities	3,619	0	4,048	0	0			
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0			
Municipal securities	0	0	0	0	0			
Mortgage-backed securities	454,289	421,783	419,794	447,609	553,997	7.71	-15.48	
Asset-backed securities	0	0	0	0	0			
Other debt securities	0	0	0	0	0			
Mutual funds and equity securities	0	0	0	0	0			
Held-to-maturity securities appreciation (depreciation)	-43,689	1,241	-2,735	4,281	958			
Available-for-sale securities appreciation (depreciation)	0	0	0	0	0			
Structured notes, fair value	0	0	0	0	0			
Pledged securities	0	0	0	0	0			

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	153,325	159,092	183,385	200,349	137,582	-3.62	5.39
NOW, ATS and transaction accounts	1,095,208	101,462	1,217,409	107,412	97,680	979.43	942.42
Time deposits less brokered deposits < \$250K	4,555,348	4,847,484	4,709,487	5,182,502	5,408,959	-6.03	-2.72
MMDA and other savings accounts	1,961,269	2,858,692	1,820,675	2,655,091	2,298,633	-31.39	-16.73
Other non-interest-bearing deposits	0	0	0	0	0	0	0
Core deposits	7,765,150	7,966,730	7,930,956	8,145,354	7,942,854	-2.53	6.54
Time deposits of \$250K or more	733,301	693,376	688,580	713,567	691,296	5.76	89.21
Foreign deposits	0	0	0	0	0	0	0
Federal funds purchased and repos	225,000	0	0	0	0	0	0
Secured federal funds purchased	0	0	0	0	0	0	0
Commercial paper	0	0	0	0	0	0	0
Other borrowings w/remaining maturity of 1 year or less	3,400,182	2,450,000	2,390,514	2,900,395	3,419,603	38.78	17.88
Other borrowings w/remaining maturity over 1 year	1,161,554	640,382	788,539	543,031	463,340	81.38	48.32
Brokered deposits < \$250K	573,625	490,742	495,597	529,203	500,052	16.89	-7.35
Noncore funding	6,093,662	4,274,500	4,363,230	4,686,196	5,074,291	42.56	30.37
Trading liabilities	0	0	0	0	0	0	0
Subordinated notes and debentures + trust preferred securities	0	0	0	0	0	0	0
Other liabilities	86,729	83,939	84,956	83,450	60,097	3.32	117.58
Total liabilities	13,945,541	12,325,169	12,379,142	12,915,000	13,077,242	13.15	16.19
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0	0	0
Common stock	0	0	0	0	0	0	0
Common surplus	662,936	659,348	660,781	653,033	645,702	0.54	2.39
Retained earnings	1,087,260	1,026,211	1,039,430	980,275	941,680	5.95	38.69
Accumulated other comprehensive income	17,978	-56,483	-42,018	-100,584	-42,300		
Other equity capital components	0	0	0	0	0	0	0
Total holding company equity capital	1,768,174	1,629,076	1,658,193	1,532,724	1,545,082	8.54	24.10
Noncontrolling (minority) interest in subsidiaries	76,110	103,150	95,122	125,054	183,812	-26.21	-71.29
Total equity capital, including minority interest	1,844,284	1,732,226	1,753,315	1,657,778	1,728,894	6.47	9.14
Total liabilities and capital	15,789,825	14,057,395	14,132,457	14,572,778	14,806,136	12.32	15.32
Memoranda							
Non-interest-bearing deposits	153,326	159,092	183,385	200,349	137,582	-3.62	5.39
Interest-bearing deposits	8,918,750	8,991,756	8,931,748	9,187,775	8,996,620	-0.81	9.44
Total deposits	9,072,076	9,150,848	9,115,133	9,388,124	9,134,202	-0.86	9.37
Long-term debt that reprices within 1 year	0	0	0	0	0	0	0
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,658,193	1,532,724	1,532,724	1,545,082	1,514,344		
Accounting restatements	0	0	0	-29,410	0		
Net income	47,831	45,936	59,154	68,005	70,516		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	0	0	0	0	0		
Change in other comprehensive income	59,995	44,101	58,567	-58,284	-43,377		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	2,155	6,315	7,748	7,331	3,599		
Holding company equity capital, ending balance	1,768,174	1,629,076	1,658,193	1,532,724	1,545,082		

Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	90.79	39.88	99	89.48	36.06	99	90.17	36.25	99	89.74	36.22	99	91.26	37.78	99
Commercial and industrial loans	0	11.23	0	0	11.11	0	0	10.76	0	0	13.52	0	0	12.02	1
Loans to individuals	0.02	3.58	4	0.02	3.60	6	0.02	3.36	5	0.02	3.40	4	0.02	4.20	3
Loans to depository institutions and acceptances of other banks	0	0.02	33	0	0.02	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans.....	0	0.19	12	0	0.21	11	0	0.18	12	0	0.19	11	0	0.24	11
Other loans and leases.....	0	4.52	1	0.01	4.26	1	0	4.47	1	0.01	4.63	0	0	5.01	0
Net loans and leases.....	90.35	63.09	99	89.05	58.81	99	89.74	58.67	99	89.28	61.58	99	91.03	63.77	99
Debt securities over 1 year.....	2.90	18.76	3	2.97	18.32	5	2.97	19.46	4	1.93	15.55	4	3.36	14.60	7
Mutual funds and equity securities	0	0.05	12	0	0.05	13	0	0.06	13	0	0.05	13	0	0.06	13
Subtotal	93.25	83.05	99	92.02	78.17	99	92.71	79.22	98	91.22	78.16	97	94.39	79.65	99
Interest-bearing bank balances	2.23	3.61	45	3.32	9.37	18	2.73	8.50	16	3.27	7.51	23	1.76	3.06	46
Federal funds sold and reverse repos	0	0.52	27	0	0.53	27	0	0.54	28	0	0.82	26	0	1.57	25
Debt securities 1 year or less	0	1.71	1	0.03	1.51	4	0.03	1.56	3	1.14	1.68	45	0.38	1.91	23
Trading assets	0	0.59	20	0	0.58	19	0	0.49	19	0	1.01	17	0	1.19	15
Total earning assets.....	95.49	90.76	95	95.37	91.57	90	95.48	91.77	88	95.62	91.05	98	96.53	89.53	98
Non-interest cash and due from depository institutions.....	0.11	0.98	2	0.15	0.99	3	0.15	0.82	3	0.16	1.07	1	0.14	1.14	1
Other real estate owned.....	0.01	0.01	61	0	0.01	28	0	0.01	28	0	0.02	13	0.02	0.03	49
All other assets.....	4.41	8.19	8	4.48	7.39	15	4.37	7.35	14	4.22	7.82	6	3.33	9.27	1
Memoranda															
Short-term investments	2.23	6.75	21	3.35	12.31	10	2.76	11.47	9	4.40	11.17	20	2.14	7.63	28
U.S. Treasury securities.....	0.02	1.98	22	0	1.18	12	0.03	1.47	29	0	0.84	17	0	1.03	11
US agency securities (excluding mortgage-backed securities)	0	0.81	10	0	0.75	11	0	0.82	11	0	0.63	11	0	0.54	13
Municipal securities	0	1.69	7	0	1.70	7	0	1.73	6	0	1.69	8	0	1.34	7
Mortgage-backed securities	2.88	12.93	6	3	13.46	7	2.97	14.14	6	3.07	11.75	8	3.74	11.44	10
Asset-backed securities	0	0.85	17	0	0.47	25	0	0.50	24	0	0.32	24	0	0.28	25
Other debt securities	0	0.51	8	0	0.51	8	0	0.53	8	0	0.42	10	0	0.39	9
Loans held-for-sale.....	0.06	0.30	45	0.06	0.50	33	0.27	0.55	57	0.76	0.52	72	0.06	0.39	30
Loans held for investment	90.75	63.03	99	89.44	58.34	99	89.93	58.06	99	89	61.72	99	91.21	63.50	99
Real estate loans secured by 1–4 family	90.47	12.79	99	89.24	11.57	99	89.92	11.46	99	89.56	11.91	99	91.09	13.29	99
Revolving	15.84	1.52	99	14.20	1.44	99	14.67	1.42	99	13.08	1.66	99	12.53	2.07	99
Closed-end, secured by first liens	73.61	10.86	99	73.57	9.73	99	73.85	9.67	99	74.83	9.81	99	76.35	10.69	99
Closed-end, secured by junior liens	1.03	0.19	92	1.47	0.19	96	1.40	0.17	96	1.66	0.22	96	2.21	0.28	96
Commercial real estate loans	0.33	24.89	3	0.24	22.35	3	0.25	22.69	3	0.18	22.22	3	0.17	22.23	4
Construction and land development	0.31	3.92	10	0.22	3.40	6	0.23	3.34	7	0.16	3.40	8	0.15	3.44	10
Multifamily.....	0.02	3.87	3	0.02	3.32	3	0.02	3.57	3	0.02	3.12	5	0.02	3.01	6
Nonfarm nonresidential	0	15.73	1	0	14.65	1	0	14.57	1	0	14.72	1	0	14.69	2
Real estate loans secured by farmland.....	0	0.34	9	0	0.35	8	0	0.30	8	0	0.33	8	0	0.36	9

Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	99.98	62.29	99	99.97	60.51	99	99.98	61.05	99	99.97	57.15	99	99.98	57.46	99
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	99.62	20.65	99	99.70	20	99	99.70	19.86	99	99.78	19.43	99	99.79	20.75	99
Real estate loans secured by 1–4 family.....	17.44	2.39	99	15.86	2.47	99	16.27	2.43	99	14.57	2.64	99	13.72	3.15	99
Revolving	82.18	18.01	99	83.84	17.35	99	83.43	17.24	99	85.21	16.59	99	86.07	17.39	99
Closed-end.....	0.36	38.12	3	0.27	37.13	3	0.28	37.86	3	0.20	34.63	3	0.19	33.52	4
Commercial real estate loans	0.34	6.10	6	0.24	5.69	6	0.25	5.65	6	0.17	5.26	6	0.17	5.09	10
Construction and land development.....	0.34	1.40	37	0.24	1.19	31	0.25	1.18	33	0.17	0.93	27	0.17	0.94	30
1–4 family.....	0	4.62	4	0	4.46	3	0	4.40	3	0	4.19	6	0	4.02	7
Other.....	0.02	5.86	3	0.02	5.41	3	0.02	5.78	3	0.02	4.96	5	0.02	4.69	6
Multifamily.....	0	24.30	1	0	24.45	1	0	24.56	1	0	22.93	1	0	22.15	2
Nonfarm nonresidential	0	8.11	2	0	8.31	2	0	8.29	2	0	7.68	2	0	7.72	3
Owner-occupied.....	0	15.95	1	0	15.83	1	0	15.94	1	0	14.95	1	0	14.34	2
Other.....	0	0.55	9	0	0.61	8	0	0.54	8	0	0.54	8	0	0.55	9
Real estate loans secured by farmland.....	0	0.04	33	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Loans to depository institutions and acceptances of other banks.....	0	18.37	0	0	19.45	0	0	18.86	0	0	22.17	0	0	19.53	1
Commercial and industrial loans	0.02	6.24	4	0.02	6.58	4	0.02	6.24	3	0.02	6.13	4	0.02	7.13	3
Loans to individuals	0	0.53	22	0	0.51	22	0	0.53	22	0	0.65	22	0	0.81	21
Credit card loans	0	0.31	12	0	0.38	11	0	0.34	12	0	0.32	11	0	0.37	11
Other loans and leases.....	0	8.16	1	0.01	8.42	1	0	8.75	1	0.01	9.09	0	0	9.85	0
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	758.25	411.16	94	682.22	383.43	94	688.90	391.81	93	719.07	381.27	96	800.45	391.26	98
Real estate loans secured by 1–4 family.....	755.54	133.66	99	680.41	124.74	99	686.99	126.06	99	717.65	125.03	99	798.94	138.18	99
Revolving	132.26	15.46	99	108.27	15.53	99	112.09	15.44	99	104.79	17.42	99	109.87	21.26	99
Closed-end.....	623.28	116.59	99	572.14	107.54	99	574.90	108.85	98	612.86	106.14	99	689.06	115.20	99
Commercial real estate loans	2.71	254.65	2	1.81	238.58	2	1.91	245.88	2	1.41	234.65	3	1.51	229.44	4
Construction and land development.....	2.56	39.81	6	1.66	36.07	5	1.75	35.95	5	1.25	35.62	7	1.33	34.95	8
1–4 family.....	2.56	9.02	40	1.65	7.44	31	1.75	7.42	34	1.25	6.34	31	1.33	6.61	32
Other.....	0	30.27	3	0	28.34	3	0	28.11	3	0	28.16	5	0.01	27.32	6
Multifamily.....	0.15	40.47	2	0.16	35.29	2	0.16	38.66	2	0.16	32.74	4	0.18	31.04	5
Nonfarm nonresidential	0	161.09	1	0	156.30	1	0	158.05	1	0	155.06	1	0	152.10	2
Owner-occupied.....	0	53.43	2	0	52.63	1	0	52.99	1	0	52.37	2	0	53.07	3
Other.....	0	105.96	1	0	100.99	1	0	102.54	1	0	100.54	1	0	97.41	2
Real estate loans secured by farmland.....	0	3.36	8	0	3.67	7	0	3.22	8	0	3.44	8	0	3.60	8
Loans to depository institutions and acceptances of other banks.....	0	0.26	33	0	0.20	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans	0	115.08	0	0	116.17	0	0	114.45	0	0	139.91	0	0	122.02	1
Loans to individuals	0.17	35.47	4	0.15	36.56	4	0.15	34.55	3	0.14	37.47	4	0.17	43.51	3
Credit card loans	0	2.79	22	0	2.58	22	0	2.77	23	0	3.30	22	0	4.34	21
Agricultural loans.....	0	1.73	12	0	2.03	11	0	1.86	12	0	1.88	11	0	2.18	11
Other loans and leases.....	0.02	50.11	1	0.06	47.63	1	0.02	51.06	1	0.05	49.54	0	0	52.44	0
Supplemental															
Non-owner occupied CRE loans / Gross loans	0.36	30.74	3	0.27	29.25	3	0.28	30.07	3	0.20	27.32	3	0.19	26.45	4
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	2.71	205.31	2	1.81	187.63	2	1.91	195.33	2	1.41	183.76	3	1.51	178.57	4
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	2.71	262.15	2	1.81	244.92	2	1.91	252.85	2	1.41	240.85	3	1.51	236.10	4

Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	2.23	6.75	21	3.35	12.31	10	2.76	11.47	9	4.40	11.17	20	2.14	7.63	28
Liquid assets	5.24	23.63	3	6.47	29.12	2	5.89	29.03	3	6.50	26.22	2	5.64	22.44	2
Investment securities	2.90	20.98	2	3	20.37	3	3	21.63	3	3.07	17.85	4	3.74	16.99	7
Net loans and leases	90.35	63.09	99	89.05	58.81	99	89.74	58.67	99	89.28	61.58	99	91.03	63.77	99
Net loans, leases and standby letters of credit	90.35	63.92	99	89.05	59.61	99	89.74	59.49	99	89.28	62.48	99	91.03	64.84	99
Core deposits	49.18	74.28	6	56.67	75.52	11	56.12	75.71	11	55.89	70.67	17	53.65	63.09	23
Noncore funding	38.59	12.30	94	30.41	10.15	90	30.87	10.30	90	32.16	14.13	84	34.27	19.36	82
Time deposits of \$250K or more	4.64	1.67	90	4.93	1.67	93	4.87	1.58	93	4.90	2.11	90	4.67	2.94	80
Foreign deposits	0	0.33	39	0	0.33	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	1.42	1.24	68	0	1.19	11	0	1.23	11	0	1.47	10	0	1.94	9
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	1.42	0.58	77	0	0.54	30	0	0.54	31	0	0.54	30	0	0.48	28
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	21.53	2.18	98	17.43	0.88	97	16.92	1	97	19.90	1.24	97	23.10	3.01	99
Earning assets that reprice within 1 year	19.35	35.71	13	20.39	38.80	12	20.11	37.37	11	21.60	39.38	12	19.03	39.29	6
Interest-bearing liabilities that reprice within 1 year	20.09	6.79	90	25.63	6.64	93	25.44	6.39	93	23.36	8.20	90	23.48	10.19	90
Long-term debt that reprices within 1 year	0	0.38	32	0	0.27	31	0	0.26	30	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year	-0.74	27.35	3	-5.23	30.83	3	-5.33	29.65	2	-1.76	29.11	3	-4.45	26.63	4
Other Liquidity and Funding Ratios															
Net noncore funding dependence	38.99	5.89	96	29.40	-3.31	96	30.32	-2.33	96	30.43	3.20	91	34.03	14.45	89
Net short-term noncore funding dependence	25.97	0.87	96	19.95	-9.17	97	19.55	-7.71	97	21.63	-4.76	97	26.02	3.38	96
Short-term investment / Short-term noncore funding	8.44	112.63	4	15.44	304.29	3	13.22	273.46	3	18.25	184.19	5	8.03	77.77	6
Liquid assets - short-term noncore funding / Nonliquid assets	-22.38	24.05	2	-16.29	36.72	2	-15.94	36.68	2	-18.85	28.18	2	-22.33	16.97	0
Net loans and leases / Total deposits	157.26	79.04	98	136.79	73.05	98	139.14	72.79	98	138.59	79.43	96	147.55	90.31	96
Net loans and leases / Core deposits	183.73	86.19	98	157.13	78.83	97	159.92	78.25	96	159.73	88.34	96	169.68	103.93	91
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-10.05			0.50			0.12			1.57				0.72	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-2.36	-19.27	93	0.07	1.06	25	-0.15	-0.25	54	0.24	4.31	3	0.06	1.36	15
Structured notes appreciation (depreciation) / Tier 1 capital	-0.47			0			-0.02			0.02				0	
Percent of Investment Securities															
Held-to-maturity securities	0	26.09	7	0	13.65	14	0	14.28	13	0	11.38	15	0	12.67	14
Available-for-sale securities	100	71.92	98	100	84.59	95	100	83.77	95	100	87.23	96	100	85.40	95
U.S. Treasury securities	0.79	9.62	24	0	6.01	12	0.96	6.70	37	0	4.72	16	0	6.15	11
US agency securities (excluding mortgage-backed securities)	0	4.10	10	0	4.24	11	0	4.12	11	0	4.01	10	0	3.49	13
Municipal securities	0	8.02	7	0	8.38	7	0	8.22	6	0	9.83	7	0	7.75	7
Mortgage-backed securities	99.21	62.34	99	100	66.09	99	99.04	66.54	99	100	66.64	99	100	67.43	99
Asset-backed securities	0	4.33	17	0	2.45	25	0	2.50	24	0	1.91	24	0	1.66	24
Other debt securities	0	3.02	8	0	3.01	8	0	3.08	8	0	3.01	9	0	2.94	9
Mutual funds and equity securities	0	0.27	12	0	0.29	13	0	0.29	13	0	0.35	13	0	0.40	13
Debt securities 1 year or less	0	9.28	1	0.97	8.18	12	0.96	7.78	13	37.02	10.55	92	10.15	11.86	57
Debt securities 1 to 5 years	3.23	20.14	9	3.46	17.39	18	4.58	18.25	18	52.67	17.03	92	87.60	17.94	99
Debt securities over 5 years	96.77	68.28	96	95.57	72.07	93	94.47	71.11	93	10.31	69.86	2	2.25	66.02	2
Pledged securities	0	31.26	1	0	33.37	1	0	32.26	1	0	35.67	1	0	30.57	2
Structured notes, fair value	0	0.20	39	0	0.06	41	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	-25.18	-40.81	67	-30.57	64.27	8	-39.18	27.98	8	102.15	183.32	44	22.40	26.69	57
Investment securities	8.56	11.76	54	-6.98	32.48	9	-5.31	31.36	8	-19.20	23.62	4	-1.86	11.75	22
Core deposits	-2.53	4.57	24	-1.83	16.96	2	-2.63	16.94	3	2.55	26.88	2	5.11	11.23	36
Noncore funding	42.56	36.20	66	-10.87	-21.64	66	-6.89	-14.79	64	-7.65	-12.18	56	3.62	6.59	46

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			4,361,283	3,646,239	2,915,087
Commit: Secured commercial real estate loans	72,273	49,325	58,247	29,191	28,972
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	0	0	0	0	0
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	32,491	102,817	0
Written options contracts (interest rate)	9,743	37,561	25,440	30,913	15,733
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	1,550,000	2,450,000	2,350,000	2,900,000	2,800,000
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)						30.86	22.78	78	25.02	22.01	69	19.69	23.52	46	
Standby letters of credit	0	0.66	1	0	0.66	1	0	0.65	1	0	0.71	2	0	0.84	3
Commercial and similar letters of credit	0	0.02	21	0	0.02	19	0	0.02	20	0	0.02	20	0	0.02	17
Securities lent	0	0.08	42	0	0.10	42	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.27	27	0	0.24	28	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.17	29	0	0.18	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.20	34	0	0.18	35	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.19	33	0	0.13	35	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	9.88	44.74	34	17.70	47.31	51	17.04	46.30	51	20.82	48.62	50	19.02	68.47	46
Interest rate contracts	9.88	32.78	37	17.70	35.15	54	17.04	32.46	54	20.82	34.36	52	19.02	47.31	49
Interest rate futures and forward contracts	0	3.53	14	0	4.39	13	0.23	3.25	49	0.71	6.21	48	0	10.67	11
Written options contracts (interest rate)	0.06	1.49	32	0.27	1.69	38	0.18	1.41	34	0.21	2.18	28	0.11	2.47	26
Purchased options contracts (interest rate)	0	1.57	23	0	1.29	22	0	1.31	23	0	1.46	22	0	2.65	22
Interest rate swaps	9.82	23.04	42	17.43	20.27	61	16.63	20.49	59	19.90	20.83	58	18.91	28.86	59
Foreign exchange contracts	0	6.65	26	0	6.12	25	0	6.30	26	0	6.01	25	0	10.12	22
Futures and forward foreign exchange contracts	0	4.26	27	0	3.76	27	0	3.78	27	0	3.47	25	0	5.23	23
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.85	38	0	0.76	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.18	35	0	0.91	34	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.09	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.41	39	0	0.31	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.31	39	0	0.21	39	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.31	37	0	0.30	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)						34.30	44.98	46	27.29	42.82	36	22.37	45.53	21	

Derivative Instruments

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	1,559,743	2,487,561	2,407,931	3,033,730	2,815,733
Interest rate contracts	1,559,743	2,487,561	2,407,931	3,033,730	2,815,733
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	0	0	32,491	102,817	0
Written options	9,743	37,561	25,440	30,913	15,733
Exchange-traded	0	0	0	0	0
Over-the-counter	9,743	37,561	25,440	30,913	15,733
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	1,550,000	2,450,000	2,350,000	2,900,000	2,800,000
Held for trading	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	1,559,743	2,487,561	2,407,931	3,033,730	2,815,733
Interest rate contracts	1,559,743	2,487,561	2,407,931	3,033,730	2,815,733
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	1,550,000	2,450,000	2,382,491	3,002,817	2,800,000
One year or less	1,550,000	2,450,000	2,382,491	3,002,817	2,800,000
Over 1 year to 5 years	0	0	0	0	0
Over 5 years	0	0	0	0	0
Gross negative fair value (absolute value)	333	0	22	209	0
Gross positive fair value	0	525	247	1,231	54
Held for trading	0	0	0	0	0
Non-traded	0	525	247	1,231	54
Current credit exposure on risk-based capital derivative contracts	0	0	0	0	0
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	100	93.95	75	100	94.10	76	100	94.17	75	100	94.10	77	100	93.44	80
Percent of Notional Amount															
Interest rate contracts	0	3.10	25	0	3.22	25	0	3.47	25	0	3.49	25	0	3.20	22
Foreign exchange contracts	0	1.15	35	0	1.21	34	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards	0	9.12	10	0	12.59	8	1.35	11.16	32	3.39	14.05	32	0	13.49	6
Written options	0.62	5.29	29	1.51	7.18	31	1.06	6.28	26	1.02	8.18	24	0.56	5.91	20
Exchange-traded	0	0.14	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	0.62	4.93	30	1.51	6.91	32	1.06	5.96	27	1.02	7.73	25	0.56	5.10	21
Purchased options	0	4.14	20	0	3.41	19	0	3.27	20	0	3.42	19	0	4.42	18
Exchange-traded	0	0.14	41	0	0.12	41	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	0	3.58	21	0	3.01	20	0	2.87	21	0	2.86	21	0	3.35	18
Swaps	99.38	77.96	86	98.49	71.71	87	97.59	74.26	83	95.59	68.76	79	99.44	69.75	88
Held for trading	0	38.03	22	0	40.70	21	0	40.42	21	0	43.53	19	0	44.16	18
Interest rate contracts	0	31.70	23	0	34.66	21	0	34.15	21	0	36.62	19	0	37.24	18
Foreign exchange contracts	0	1.66	34	0	1.55	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts	0	0.57	40	0	0.61	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded	100	61.97	77	100	59.30	78	100	59.58	78	100	56.47	80	100	55.84	81
Interest rate contracts	100	57.96	85	100	56.22	86	100	56.71	85	100	53.82	87	100	52.22	88
Foreign exchange contracts	0	0.39	33	0	0.36	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts	0	0.10	38	0	0.11	38	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)	99.38	93.16	56	98.49	91.91	56	98.94	92.53	60	98.98	91.48	65	99.44	93.86	67
One year or less	99.38	37.29	91	98.49	27.90	93	98.94	27.56	95	98.98	32.05	92	99.44	32.17	91
Over 1 year to 5 years	0	22.61	7	0	29.78	4	0	27.01	5	0	27.06	3	0	30.45	4
Over 5 years	0	26.09	6	0	29.19	6	0	29.89	5	0	29.56	5	0	28.09	5
Gross negative fair value (absolute value)	0.02	2.48	4	0	1.18	2	0	0.98	3	0.01	1.55	3	0	0.83	2
Gross positive fair value	0	2.55	1	0.02	1.59	3	0.01	1.34	3	0.04	2.23	2	0	1.19	3
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.10	9	0	0.05	3	0	0.04	5	0	0.07	4	0	0.06	2
Gross positive fair value (X)	0	0.10	1	0	0.06	6	0	0.05	5	0	0.09	4	0	0.07	4
Held for trading (X)	0	0.06	23	0	0.05	22	0	0.04	22	0	0.07	19	0	0.06	18
Non-traded (X)	0	0.02	4	0	0.01	15	0	0.01	15	0	0.02	18	0	0.01	15
Current credit exposure (X)	0	0.06	6	0	0.05	6	0	0.04	6	0	0.06	5	0	0.05	4
Credit losses on derivative contracts	0	0	50	0	0	46	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	48	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	48	0	0	47	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0	0.70	6	0	0.59	6	0	0.46	5	0	0.85	5	0	0.73	4

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	63,576	70,290	70,290	37,292	41,938
Gross losses	1,174	4,360	4,635	4,789	5,248
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	8,874	8,277	10,510	9,693	11,602
Net losses	-7,700	-3,917	-5,875	-4,904	-6,354
Provision for loan and lease losses	1,619	-9,918	-12,589	4,000	-11,000
Adjustments	0	0	0	24,094	0
Ending balance	72,895	64,289	63,576	70,290	37,292
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.01	0.09	25	-0.09	-0.12	48	-0.09	-0.09	45	0.03	0.51	2	-0.08	0.15	0
Provision for loan and lease losses / Average loans and leases	0.02	0.16	21	-0.10	-0.21	61	-0.10	-0.16	53	0.03	0.82	0	-0.08	0.24	1
Provision for loan and lease losses / Net loan and lease losses	-21.03	151.30	24	253.20	-65.12	84	214.28	-105.48	83	-81.57	487.86	2	173.12	130.58	80
Allowance for loan and lease losses / Total loans and leases not held for sale	0.51	1.17	6	0.51	1.32	6	0.50	1.23	6	0.54	1.58	5	0.28	0.83	4
Allowance for loan and lease losses / Total loans and leases	0.51	1.15	9	0.51	1.30	7	0.50	1.20	8	0.54	1.55	5	0.28	0.81	5
Allowance for loan and lease losses / Net loans and leases losses (X)	38.64				17.40			21.39			11.58			8.03	
Allowance for loan and lease losses / Nonaccrual assets	202.14	428.13	25	145.96	330.05	19	143.76	364.13	13	138.39	299.17	19	61.84	218.72	12
ALLL / 90+ days past due + nonaccrual loans and leases	202.14	320.87	37	145.96	271.93	27	143.76	287.08	24	138.39	244.34	28	61.84	151.73	17
Gross loan and lease losses / Average loans and leases	0.01	0.16	8	0.05	0.20	14	0.04	0.19	12	0.04	0.34	6	0.04	0.28	9
Recoveries / Average loans and leases	0.09	0.07	68	0.09	0.08	60	0.08	0.08	59	0.07	0.07	60	0.09	0.08	64
Net losses / Average loans and leases	-0.08	0.09	1	-0.04	0.12	3	-0.05	0.11	1	-0.04	0.27	0	-0.05	0.21	2
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	44	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	191.46	34.26	97	172.83	25.09	97	219.46	34.67	97	184.70	33.98	98	168.71	36.22	95
Earnings coverage of net loan and lease losses (X)	-9.53	36.38	18	-15.24	26.30	13	-13.17	39.72	10	-20.99	22.91	2	-15.19	24.40	6
Net Loan and Lease Losses By Type															
Real estate loans	-0.07	-0.01	5	-0.04	0.02	9	-0.05	0.02	6	-0.04	0.04	3	-0.05	0.01	5
Real estate loans secured by 1-4 family	-0.07	-0.02	10	-0.04	-0.01	24	-0.05	-0.02	18	-0.04	0.01	13	-0.05	0.01	9
Revolving	-0.18	-0.06	15	-0.04	-0.07	37	-0.03	-0.07	44	-0.02	0.01	35	-0.04	0.02	17
Closed-end	-0.05	-0.01	12	-0.04	-0.01	17	-0.05	-0.01	12	-0.04	0	12	-0.05	0	7
Commercial real estate loans	-0.45	0	0	-0.08	0.04	2	-0.06	0.04	4	-0.10	0.07	0	0	0.01	38
Construction and land development	-0.48	-0.02	1	-0.09	0.01	8	-0.06	0	12	-0.12	0	4	0	-0.01	60
1-4 family	-0.48	0	0	-0.09	0	1	-0.06	0	2	-0.12	0	2	0	0	55
Other	0	-0.01	71	0	0.01	63	0	0	64	0	0	57	0	-0.01	61
Multifamily	0	0	56	0	0.01	52	0	0.01	48	0	0	58	0	0	56
Nonfarm nonresidential	0				0.05			0.05			0.11			0.02	
Owner-occupied	0				0.01			0.01			0.02			0.01	
Other	0.01				0.04			0.04			0.08			0.01	
Real estate loans secured by farmland	0				-0.01			0			0.02			0.01	
Commercial and industrial loans	0.11			0.19			0.17			0.47			0.37		
Loans to individuals	0.76			0.72			0.71			1.13			1.17		
Credit card loans	1.94			2.27			1.84			2.92			3.11		
Agricultural loans	0.02			0.02			0.02			0.19			0.08		
Loans to foreign governments and institutions	0.05			0			0			0			0		
Other loans and leases	0	0.13	30	0	0.09	34	0	0.10	32	0	0.15	25	0	0.15	

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2022	09/30/2021		12/31/2021		12/31/2020		12/31/2019							
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases	7,643		8,268		6,356		8,600		13,756						
90+ days past due loans and leases	0		0		0		0		0						
Nonaccrual loans and leases	36,061		44,045		44,224		50,793		60,308						
Total past due and nonaccrual loans and leases	43,704		52,313		50,580		59,393		74,064						
Restructured 30–89 days past due	1,953		2,571		1,125		1,947		3,082						
Restructured 90+ days past due	0		0		0		0		0						
Restructured nonaccrual	25,495		32,561		31,286		38,984		49,195						
Total restructured loans and leases	27,448		35,132		32,411		40,931		52,277						
30–89 days past due loans held for sale	0		0		0		0		0						
90+ days past due loans held for sale	0		0		0		0		0						
Nonaccrual loans held for sale	0		0		0		0		0						
Total past due and nonaccrual loans held for sale	0		0		0		0		0						
Restructured loans and leases in compliance	81,588		91,977		88,689		95,458		99,035						
Other real estate owned	1,191		289		130		102		2,813						
Other Assets															
30–89 days past due	0		0		0		0		0						
90+ days past due	0		0		0		0		0						
Nonaccrual	0		0		0		0		0						
Total other assets past due and nonaccrual	0		0		0		0		0						
Percent of Loans and Leases															
30–89 days past due loans and leases	0.05	0.33	7	0.07	0.29	9	0.05	0.32	6	0.07	0.39	7	0.10	0.43	11
90+ days past due loans and leases	0	0.10	9	0	0.09	10	0	0.10	10	0	0.12	9	0	0.15	8
Nonaccrual loans and leases	0.25	0.37	37	0.35	0.54	29	0.35	0.46	39	0.39	0.66	27	0.45	0.51	46
90+ days past due and nonaccrual loans and leases	0.25	0.52	26	0.35	0.68	21	0.35	0.62	29	0.39	0.85	19	0.45	0.71	31
30–89 days past due restructured	0.01	0.01	76	0.02	0.01	81	0.01	0.01	72	0.01	0.01	74	0.02	0.01	73
90+ days past due restructured	0	0.01	31	0	0	30	0	0	30	0	0.01	29	0	0.01	29
Nonaccrual restructured	0.18	0.09	81	0.26	0.12	85	0.25	0.10	86	0.30	0.13	86	0.36	0.14	92
30–89 days past due loans held for sale	0	0	40	0	0	39	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0	40	0	0	40	0	0.01	38	0	0	40
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.05	0.33	7	0.07	0.29	9	0.05	0.32	6	0.07	0.40	7	0.10	0.43	11
90+ days past due assets	0	0.10	8	0	0.09	9	0	0.10	9	0	0.12	8	0	0.15	6
Nonaccrual assets	0.25	0.37	37	0.35	0.55	28	0.35	0.47	39	0.39	0.67	27	0.45	0.53	46
30+ days past due and nonaccrual assets	0.30	0.89	14	0.42	1	14	0.40	0.97	18	0.45	1.29	7	0.55	1.19	14
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.23	0.33	42	0.31	0.40	45	0.31	0.36	51	0.35	0.52	35	0.41	0.44	53
90+ days past due and nonaccrual assets + other real estate owned	0.24	0.35	39	0.32	0.42	42	0.31	0.37	49	0.35	0.55	33	0.43	0.48	53
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.77	0.38	89	0.99	0.48	89	0.95	0.41	92	1.02	0.60	88	1.12	0.53	93
Allowance for loan and lease losses	165.71	55.46	93	216.03	67.85	93	211.04	62.64	93	210.98	66.66	95	443.09	115.41	96
Equity capital + allowance for loan and lease losses	6.56	3.63	85	8.20	4.12	88	7.79	3.60	90	9.25	4.97	87	10.44	4.28	94
Tier 1 capital + allowance for loan and lease losses	6.29	3.90	79	7.42	4.89	80	7.14	4.30	80	8.03	6.05	72	9.79	5.65	87
Loans and leases + other real estate owned	0.84	0.61	74	1.10	0.82	75	1.05	0.71	79	1.13	0.97	69	1.22	0.85	80

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.05	0.23	13	0.07	0.25	18	0.05	0.26	12	0.07	0.39	9	0.10	0.38	12
	90+ days past due		0	0.11	17	0	0.12	15	0	0.12	15	0	0.16	14	0	0.16	13
	Nonaccrual		0.25	0.41	39	0.35	0.60	33	0.35	0.52	37	0.39	0.76	25	0.45	0.46	54
Commercial and industrial	30–89 days past due			0.29			0.24			0.24			0.23			0.31	
	90+ days past due			0.06			0.02			0.04			0.03			0.05	
	Nonaccrual			0.47			0.65			0.57			0.75			0.83	
Individuals	30–89 days past due		0	0.83	4	0	0.60	4	0	0.63	6	0	0.83	4	0	0.83	5
	90+ days past due		0	0.10	20	0	0.08	18	0	0.09	17	0	0.14	19	0	0.17	16
	Nonaccrual		0	0.17	10	0	0.17	9	0	0.17	11	0	0.28	9	0	0.17	11
Depository institution loans	30–89 days past due			0			0.03			0.01			0			0	
	90+ days past due			0			0			0			0			0	
	Nonaccrual			0			0			0			0			0	
Agricultural	30–89 days past due			0.09			0.11			0.07			0.17			0.24	
	90+ days past due			0			0			0			0			0	
	Nonaccrual			0.27			0.51			0.70			0.49			0.67	
Foreign governments	30–89 days past due			0			0			0.50			0			0.07	
	90+ days past due			0			0			0			0			0	
	Nonaccrual			0.14			0.17			0.15			0.09			0.03	
Other loans and leases	30–89 days past due		0	0.13	16	0	0.11	15	0	0.12	16	0	0.18	15		0.20	
	90+ days past due		0	0.01	33	0	0.01	33	0	0.01	34	0	0.01	33		0.01	
	Nonaccrual		0	0.06	23	0	0.13	20	0	0.09	21	0	0.15	19		0.13	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
Memoranda																
1–4 family	30–89 days past due	0.05	0.39	9	0.07	0.36	13	0.05	0.46	3	0.07	0.65	3	0.10	0.67	6
	90+ days past due	0	0.22	20	0	0.25	17	0	0.24	18	0	0.33	16	0	0.31	14
	Nonaccrual	0.25	0.58	30	0.35	0.76	24	0.35	0.71	28	0.39	0.89	25	0.45	0.73	36
Revolving	30–89 days past due	0.08	0.31	19	0.04	0.33	16	0.04	0.28	24	0.06	0.48	15	0.06	0.45	13
	90+ days past due	0	0.02	34	0	0.03	32	0	0.02	35	0	0.03	30	0	0.05	24
	Nonaccrual	0.29	0.86	34	0.16	1.05	21	0.13	1.18	20	0.10	1.13	16	0.09	1	14
Closed-end	30–89 days past due	0.05	0.41	10	0.07	0.36	17	0.05	0.49	4	0.07	0.65	4	0.11	0.70	8
	90+ days past due	0	0.25	21	0	0.27	18	0	0.26	18	0	0.38	17	0	0.35	16
	Nonaccrual	0.24	0.57	31	0.39	0.71	29	0.39	0.67	38	0.44	0.87	30	0.50	0.70	44
Junior lien	30–89 days past due	0	0.01	33	0	0.01	39	0.01	0.01	59	0.01	0.02	48	0.02	0.02	52
	90+ days past due	0	0	38	0	0	34	0	0	36	0	0	32	0	0	29
	Nonaccrual	0	0.02	29	0.05	0.04	67	0.05	0.03	70	0.06	0.04	67	0.09	0.04	77
Commercial real estate	30–89 days past due	0	0.13	4	0	0.16	4	0	0.15	3	0	0.26	4	0	0.18	4
	90+ days past due	0	0.01	29	0	0.01	26	0	0.01	28	0	0.02	23	0	0.03	19
	Nonaccrual	0	0.29	1	0	0.48	1	0	0.38	2	0	0.62	2	0	0.23	5
Construction and development	30–89 days past due	0	0.19	15	0	0.15	18	0	0.17	17	0	0.28	11	0	0.28	12
	90+ days past due	0	0.01	36	0	0.01	38	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual	0	0.14	16	0	0.31	14	0	0.20	15	0	0.41	11	0	0.20	12
1–4 family	30–89 days past due	0	0.02	30	0	0.03	31	0	0.02	30	0	0.03	28	0	0.06	25
	90+ days past due	0	0	45	0	0	45	0	0	44	0	0	42	0	0	41
	Nonaccrual	0	0.01	32	0	0.02	31	0	0.01	32	0	0.03	27	0	0.02	30
Other	30–89 days past due	0	0.13	19	0	0.10	21	0	0.13	21	0	0.22	13	0	0.20	15
	90+ days past due	0	0	38	0	0	40	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	0	0.12	18	0	0.25	15	0	0.16	18	0	0.35	12	0	0.17	14
Multifamily	30–89 days past due	0	0.04	28	0	0.09	26	0	0.07	27	0	0.09	22	0	0.08	19
	90+ days past due	0	0	45	0	0	46	0	0	46	0	0	45	0	0	41
	Nonaccrual	0	0.06	26	0	0.13	21	0	0.17	21	0	0.11	20	0	0.05	21
Nonfarm non-residential	30–89 days past due		0.10			0.12			0.13			0.23			0.14	
	90+ days past due		0.01			0.01			0.01			0.02			0.03	
	Nonaccrual		0.36			0.58			0.45			0.80			0.28	
Owner Occupied	30–89 days past due		0.04			0.04			0.04			0.07			0.07	
	90+ days past due		0			0			0			0			0.01	
	Nonaccrual		0.12			0.20			0.17			0.27			0.16	
Other	30–89 days past due		0.05			0.07			0.08			0.14			0.07	
	90+ days past due		0			0.01			0			0.01			0.01	
	Nonaccrual		0.21			0.31			0.23			0.44			0.10	
Farmland	30–89 days past due		0.09			0.13			0.10			0.11			0.23	
	90+ days past due		0			0.01			0			0			0.01	
	Nonaccrual		0.51			1.06			0.69			1.13			0.84	
Credit card	30–89 days past due		1.22			0.79			0.81			0.95			1.19	
	90+ days past due		0.50			0.40			0.45			0.63			0.78	
	Nonaccrual		0.13			0.08			0.10			0.05			0.11	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	662,936	659,348	660,781	653,033	645,702										
Retained earnings	1,117,624	1,054,907	1,068,098	1,009,515	941,680										
Accumulated other comprehensive income (AOCI)	17,978	-56,483	-42,018	-100,584	-42,300										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	1,798,538	1,657,772	1,686,861	1,561,964	1,545,082										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	8,529	9,273	9,060	9,980	10,804										
Accumulated other comprehensive income-related adjustments	17,978	-56,483	-42,018	-100,584	-42,300										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	1,772,031	1,704,982	1,719,819	1,652,568	1,576,578										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	1,772,031	1,704,982	1,719,819	1,652,568	1,576,578										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	76,109	103,150	95,122	125,053	74,153										
Additional tier 1 capital before deductions	76,109	103,150	95,122	125,053	74,153										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	76,109	103,150	95,122	125,053	74,153										
Tier 1 Capital	1,848,140	1,808,132	1,814,941	1,777,621	1,650,731										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	17,448										
Allowance for loan and lease losses in tier 2 capital	52,062	44,068	44,037	46,381	37,292										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	52,062	44,068	44,037	46,381	54,740										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	52,062	44,068	44,037	46,381	54,740										
Exited advanced approach tier 2 capital															
Total capital	1,900,202	1,852,200	1,858,978	1,824,002	1,705,471										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	15,645,651	14,239,605	14,203,952	14,685,909	14,610,715										
Less: Deductions from common equity tier 1 capital	8,529	9,273	9,060	9,980	10,804										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	15,637,122	14,230,332	14,194,892	14,675,929	14,599,911										
Total risk-weighted assets	8,852,640	7,764,875	7,849,092	8,009,325	8,117,094										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	20.02	11.77	97	21.96	12.59	98	21.91	12.37	99	20.63	12.35	96	19.42	12.11	95
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	20.88	12.48	97	23.29	13.31	98	23.12	13.11	99	22.19	13.08	97	20.34	12.78	95
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	21.46	14.27	97	23.85	15.21	97	23.68	14.91	98	22.77	15.23	97	21.01	14.36	94
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	11.82	9.22	93	12.71	9.07	95	12.79	8.98	95	12.11	9.13	94	11.31	9.76	84
Supplementary leverage ratio, advanced approaches HCs		6.74		6.90			6.71			8.72			7.41		

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change		
																1-Year	5-Year	
Insurance Activities																		
Total insurance underwriting assets		0			0			0			0			0				
Total property and casualty assets		0			0			0			0			0				
Reinsurance recoverables (P/C)																		
Total life and health assets		0			0			0			0			0				
Reinsurance recoverables (L/H)																		
Separate account assets (L/H)		0			0			0			0			0				
Total insurance underwriting equity		0			0			0			0			0				
Total property and casualty equity		0			0			0			0			0				
Total life and health equity		0			0			0			0			0				
Total insurance underwriting net income		0			0			0			0			0				
Total property and casualty		0			0			0			0			0				
Total life and health		0			0			0			0			0				
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0				
Unearned premiums (P/C)		0			0			0			0			0				
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0				
Separate account liabilities (L/H)		0			0			0			0			0				
Insurance activities revenue		0			0			0			0			0				
Other insurance activities income		0			0			0			0			0				
Insurance and reinsurance underwriting income		0			0			0			0			0				
Premiums		0			0			0			0			0				
Credit related insurance underwriting		0			0			0			0			0				
Other insurance underwriting		0			0			0			0			0				
Insurance benefits, losses, expenses		0			0			0			0			0				
Net assets of insurance underwriting subsidiaries		0			0			0			0			0				
Life insurance assets	304,040			297,332			298,398			294,565			219,041		2.26		47.68	
Analysis Ratios																		
	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	51.77			53.46			53.11			53.67			51.47					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	48.23			46.54			46.89			46.33			48.53					
Separate account assets (L/H) / Total life assets	11.73			13.15			13.40			11.24			7.26					
Insurance activities revenue / Adjusted operating income	0	0.36	12	0	0.38	11	0	0.36	11	0	0.41	11	0	0.47	11			
Premium income / Insurance activities revenue	2.54			2.90			2.76			2.84			7.32					
Credit related premium income / Total premium income	32.83			31.14			32.99			38.23			34.91					
Other premium income / Total premium income	67.17			68.86			67.01			61.77			65.09					
Insurance underwriting net income / Consolidated net income	0	0.02	43	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39			
Insurance net income (P/C) / Equity (P/C)	15.15			28.21			23.22			15.59			19.86					
Insurance net income (L/H) / Equity (L/H)	177.77			5.51			4.49			3.62			5.13					
Insurance benefits, losses, expenses / Insurance premiums	4,581.19			-364.02			927.51			447.82			233.61					
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0.07			0.07			0.07			0.15					
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0			0.15					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	15.83	12.02	65	15.88	11.72	64	15.88	12	63	15.94	11.03	68	12.98	11.51	54			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.55	37	0	0.44	37	0	0.46	37	0	0.75	37	0	1.39	34			

Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Yield: Foreign loans		0.84			0.63			0.66			0.87			1.25	
Cost: Interest-bearing deposits.....		0.52			0.12			0.14			0.42			1.19	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.26			0.18			0.20			5.18			27.03	
Commercial and industrial loans		0.13			0.86			0.79			0.64			0.29	
Foreign governments and institutions		0.05			0			0			0			0	
Growth Rates															
Net loans and leases.....		20.31			-0.16			6.83			-2.40			22.48	
Total selected assets.....		21.10			3.36			9.48			2.04			12.40	
Deposits		-2.72			10.74			0.73			3.46			10.36	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Securitization activities.....		2,048,099	2,265,959	2,223,239	2,093,341	1,690,271	-9.61	14.68
1–4 family residential loans		2,048,099	2,265,959	2,223,239	2,093,341	1,690,271	-9.61	14.68
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Retained credit exposure.....		0	0	0	0	0		
1–4 family residential loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0		
Seller's interest carried as securities and loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Activity as a Percent of Total Assets								
Securitization activities.....		12.97	16.12	15.73		14.36		11.42
1–4 family residential loans		12.97	16.12	15.73		14.36		11.42
Home equity lines		0	0	0		0		0
Credit card receivables.....		0	0	0		0		0
Auto loans.....		0	0	0		0		0
Commercial and Industrial loans		0	0	0		0		0
All other loans and leases.....		0	0	0		0		0
Asset-backed commercial paper conduits.....		0	0	0		0		0
Credit exposure from credit enhancements provided to conduit structures		0	0	0		0		0
Liquidity commitments provided to conduit structures		0	0	0		0		0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans		84.41	86.30	85.89		87.25		87.62
Home equity lines		15.26	13.44	13.85		12.56		12.20
Credit card receivables.....		0	0	0		0		0
Auto loans and other consumer loans.....		0.02	0.02	0.02		0.02		0.02
Commercial and industrial loans		0	0	0		0		0
All other loans and leases.....		0.31	0.23	0.24		0.18		0.17

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019			
	Percent Change					1-Year	5-Year	
Percent of Total Securitization Activities by Type								
Retained credit exposure.....	0	0	0	0	0		0	
1–4 family residential loans.....	0	0	0	0	0		0	
Home equity lines.....								
Credit card receivables.....								
Auto loans.....								
Commercial and industrial loans.....								
All other loans and leases.....								
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0		0	
Seller's interest carried as securities and loans	0	0	0	0	0		0	
Home equity lines.....								
Credit card receivables.....								
Commercial and industrial loans								
Percent of Tier 1 Capital								
Total retained credit exposure.....	0	0	0	0	0		0	
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0		0	
Dollar Amount in Thousands		09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019		
30–89 Days Past Due Securitized Assets								
1–4 family residential loans	3,193	4,102	3,150	5,750	7,984	-22.16	-70.38	
Home equity lines.....	0	0	0	0	0		0	
Credit card receivables.....	0	0	0	0	0		0	
Auto loans	0	0	0	0	0		0	
Commcial and industrial loans	0	0	0	0	0		0	
All other loans and leases.....	0	0	0	0	0		0	
Total 30–89 days past due securitized assets.....	3,193	4,102	3,150	5,750	7,984	-22.16	-70.38	
90+ Days Past Due Securitized Assets								
1–4 family residential loans	3,813	8,691	7,479	7,739	8,816	-56.13	-65.68	
Home equity lines.....	0	0	0	0	0		0	
Credit card receivables.....	0	0	0	0	0		0	
Auto loans	0	0	0	0	0		0	
Commercial and industrial loans	0	0	0	0	0		0	
All other loans and leases.....	0	0	0	0	0		0	
Total 90+ days past due securitized assets	3,813	8,691	7,479	7,739	8,816	-56.13	-65.68	
Total past due securitized assets.....	7,006	12,793	10,629	13,489	16,800	-45.24	-67.99	
Net Losses on Securitized Assets								
1–4 family residential loans	0	0	0	0	0		0	
Home equity lines.....	0	0	0	0	0		0	
Credit card receivables.....	0	0	0	0	0		0	
Auto loans	0	0	0	0	0		0	
Commercial and industrial loans	0	0	0	0	0		0	
All other loans and leases.....	0	0	0	0	0		0	
Total net losses on securitized assets.....	0	0	0	0	0		0	

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0.16	0.18	0.14	0.27	0.47
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	0.16	0.18	0.14	0.27	0.47
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0.19	0.38	0.34	0.37	0.52
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	0.19	0.38	0.34	0.37	0.52
Total past due securitized assets percent of securitized assets	0.34	0.56	0.48	0.64	0.99
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.06	0.09	0.07	0.10	0.15
Home equity lines	0.08	0.04	0.04	0.06	0.06
Credit card receivables					
Commercial and industrial loans					
All other loans and leases	0	0	0	0	0
Total managed loans past due 30–89 days	0.07	0.08	0.06	0.09	0.14
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.03	0.07	0.06	0.06	0.07
Home equity lines	0	0	0	0	0
Credit card receivables					
Commercial and industrial loans					
All other loans and leases	0	0	0	0	0
Total managed loans past due 90+ days	0.02	0.06	0.05	0.05	0.06
Total Past Due Managed Assets	0.09	0.14	0.11	0.15	0.20
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	-0.04	-0.03	-0.04	-0.03	-0.04
Home equity lines	-0.18	-0.04	-0.03	-0.02	-0.04
Credit card receivables					
Commercial and industrial loans					
All other loans and leases	-0.43	-0.07	-0.05	-0.09	0
Net Losses on Managed Assets Percent of Total Managed Assets	-0.06	-0.04	-0.04	-0.03	-0.04

Parent Company Income Statement

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Operating Income								
Income from bank subsidiaries		0	0	0	0	0	0	
Dividends		0	0	0	0	0	0	
Interest		0	0	0	0	0	0	
Management and service fees		0	0	0	0	0	0	
Other income		0	0	0	0	0	0	
Income from nonbank subsidiaries		0	0	0	0	0	0	
Dividends		0	0	0	0	0	0	
Interest		0	0	0	0	0	0	
Management and service fees		0	0	0	0	0	0	
Other income		0	0	0	0	0	0	
Income from subsidiary holding companies		0	0	0	0	0		
Dividends		0	0	0	0	0		
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Total income from subsidiaries		0	0	0	0	0	0	
Securities gains (losses)		0	0	0	0	0	0	
Other operating income		0	0	0	0	0	0	
Total operating income		0	0	0	0	0	0	
Operating Expenses								
Personnel expenses		0	0	0	0	0	0	
Interest expense		0	0	0	0	0	0	
Other expenses		0	0	0	0	0	3	-100.00
Provision for loan and lease losses		0	0	0	0	0	0	
Total operating expenses		0	0	0	0	0	3	-100.00
Income (loss) before taxes		0	0	0	0	0	-3	
Applicable income taxes (credit)		0	0	0	0	0	0	
Extraordinary items								
Income before undistributed income of subsidiaries		0	0	0	0	0	-3	
Equity in undistributed income of subsidiaries		47,831	45,936	59,154	68,005	70,519	4.13	-15.83
Bank subsidiaries		0	0	0	0	0	0	
Nonbank subsidiaries		0	0	0	0	0	0	
Subsidiary holding companies		47,831	45,936	59,154	68,005	70,519	4.13	-15.83
Net income (loss)		47,831	45,936	59,154	68,005	70,516	4.13	-15.82
Memoranda								
Bank net income		0	0	0	0	0	0	
Nonbank net income		0	0	0	0	0	0	
Subsidiary holding companies' net income		47,831	45,936	59,154	68,005	70,519	4.13	-15.83

Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies		1,768,229	100	1,629,130	100	1,658,247	100	1,532,779	1,545,137	8.54	24.09
Common and preferred stock		1,768,229	100	1,629,130	100	1,658,247	100	1,532,779	1,545,137	8.54	24.09
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	
Securities		0	0	0	0	0	0	0	0	0	
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		0	0	0	0	0	0	0	0	0	
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0	0	
Intangible assets		0	0	0	0	0	0	0	0	0	
Other assets		0	0	0	0	0	0	0	0	0	
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		1,768,229	100.00	1,629,130	100.00	1,658,247	100.00	1,532,779	1,545,137	8.54	24.09
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures		0	0	0	0	0	0	0	0	0	
Other liabilities		0	0	0	0	0	0	0	0	0	
Balance due to subsidiaries and related institutions		55	0	55	0	55	0	55	55	0.00	10.00
Total liabilities		55	0	55	0	55	0	55	55	0.00	10.00
Equity Capital		1,768,174	100	1,629,075	100	1,658,192	100	1,532,724	1,545,082	8.54	24.10
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0	0	
Common stock		0	0	0	0	0	0	0	0	0	
Common surplus		662,936	37.49	659,348	40.47	660,781	39.85	653,033	645,702	0.54	2.39
Retained earnings		1,087,260	61.49	1,026,210	62.99	1,039,429	62.68	980,275	941,680	5.95	38.69
Accumulated other comprehensive income		17,978	1.02	-56,483	-3.47	-42,018	-2.53	-100,584	-42,300		
Other equity capital components		0	0	0	0	0	0	0	0	0	
Total liabilities and equity capital		1,768,229	100.00	1,629,130	100.00	1,658,247	100.00	1,532,779	1,545,137	8.54	24.09
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries		0	0	0	0	0	0	0	0	0	
Notes payable to subsidiaries that issued TPS		0	0	0	0	0	0	0	0	0	
Loans and advances from subsidiary holding companies		55	0	55	0	55	0	55	55	0.00	10.00
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct													
Profitability																
Net income / Average equity capital	3.70	11.02	2	3.85	12.52	2	3.67	11.94	2	4.43	7.29	20	4.61	9.68	9	
Bank net income / Average equity investment in banks		11.60			12.35			11.80			7.45			10.51		
Nonbank net income / Average equity investment in nonbanks		9.71			13.18			13.12			9.75			7.89		
Subsidiary HCs net income / Average equity investment in sub HCs	3.72	8.41	20	3.86	11.04	5	3.70	10.11	20	4.47	7.01	33	4.64	8.55	25	
Bank net income / Parent net income	0	98.76	4	0	96.45	4	0	96.79	4	0	88.16	5	0	82.22	7	
Nonbank net income / Parent net income	0	2.50	16	0	3.22	15	0	3.40	15	0	3.59	14	0	5.93	10	
Subsidiary holding companies' net income / Parent net income	100	85.68	61	100	66.57	75	100	65.35	75	100	68.34	70	100	74	69	
Leverage																
Total liabilities / Equity capital	0	18.39	6	0	16.51	5	0	16.81	6	0	20.06	6	0	20.43	3	
Total debt / Equity capital	0	12.61	13	0	11.37	11	0	11.71	11	0	14.41	10	0	14.31	13	
Total debt + notes payable to subs that issued TPS / Equity capital	0	14.76	8	0	13.41	7	0	13.63	8	0	16.67	6	0	16.36	7	
Total debt + Loans guaranteed for affiliate / Equity capital	0	12.68	13	0	11.46	11	0	11.77	11	0	14.68	10	0	14.56	13	
Total debt / Equity capital – excess over fair value	0	12.75	13	0	11.47	11	0	11.81	11	0	14.52	10	0	14.51	13	
Long-term debt / Equity capital	0	11.91	13	0	10.65	11	0	10.95	12	0	13.56	10	0	13.04	13	
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0	1.02	36	
Current portion of long-term debt / Equity capital	0	0.09	42	0	0.10	40	0	0.06	41	0	0.06	40	0	0.05	40	
Excess cost over fair value / Equity capital	0	0.09	40	0	0.08	40	0	0.05	41	0	0.08	39	0	0.12	38	
Long-term debt / Consolidated long-term debt	0	39.59	11	0	40.69	9	0	39.86	10	0	34.67	10	0	28.44	13	
Double Leverage																
Equity investment in subs / Equity capital	100	104.01	36	100	103.15	35	100	103.22	40	100	102.81	36	100	103.22	36	
Total investment in subs / Equity capital	100	109.29	27	100	108.29	27	100	108.40	31	100	110.16	24	100	111.07	23	
Equity investment in subs / Equity cap, Qual TPS + other PS in T1																
Total investment in subs / Equity cap, Qual TPS + other PS in T1																
Double Leverage Payback																
Equity investment in subs – equity cap / Net income (X)	0	0.39	35	0	0.27	35	0	0.29	40	0	0.47	36	0	0.36	35	
Equity investment in subs – equity cap / Net income-div (X)	0	1.15	3	0	0.85	1	0	1.05	1	0	1.82	3	0	1.22	3	
Coverage Analysis																
Operating income-tax + noncash / Operating expenses + dividends		130.36			152.56			152.85			136.59			0	177.68	1
Cash from ops + noncash items + op expense / Op expense + dividend		118.32			155.61			154.48			147.24			0	190.27	4
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends		105.80			94.59			98.54			134.08			100	116.34	31
Pretax operating income + interest expense / Interest expense		1,565.66			1,645.53			1,835.33			2,016.32				1,968.54	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref		1,454.22			1,896.20			1,770.77			1,539.23				1,632.83	
Dividends + interest from subsidiaries / Interest expense + dividends		150.57			174.48			174.12			150.43				210.80	
Fees + other income from subsidiaries / Salary + other expenses		10.18			12.03			11.92			13.95			0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X)		26.99			40.79			47.61			35.64				57.11	
Other Ratios																
Net assets that reprice within 1 year / Total assets	0	3.60	23	0	3.29	25	0	3.44	25	0	3.85	24	0	2.64	28	
Past Due and Nonaccrual as a Percent of Loans and Leases																
90+ days past due		0.30			0.60			0.17			0.10				0.04	
Nonaccrual		0.65			1.04			0.92			1.03				0.54	
Total		0.95			1.64			1.09			1.13				0.58	
Guaranteed Loans as a Percent of Equity Capital																
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	
To nonbank subsidiaries	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46	
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	
Total	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46	
As a Percent of Consolidated Holding Company Assets																
Nonbank assets of nonbank subsidiaries	0.06	1.77	47	0.05	1.76	46	0.06	1.76	49	0.04	2.66	42	0.04	5.62	38	
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	50	0	0	49	0	0	50	
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36	

Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....		70.90			69.90			66.37			81.10			57.84	
Dividends declared / Net income	0	31.93	3	0	27.22	3	0	28.27	3	0	42.29	4	0	33.08	3
Net income – dividends / Average equity.....	3.70	7.51	9	3.85	9.25	9	3.67	8.62	7	4.43	4.14	53	4.61	6.46	23
Percent of Dividends Paid															
Dividends from bank subsidiaries		133.26			160.45			155.92			132.17			178.13	
Dividends from nonbank subsidiaries		2.76			6.19			4.90			3.41			7.53	
Dividends from subsidiary holding companies.....		4.73			6.32			5.91			4.85			21.40	
Dividends from all subsidiaries		183.35			213.42			203.53			174.85			260.40	
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries		43.79			43.30			45.96			60.28			66.55	
Interest income from bank subsidiaries.....		0.21			0.11			0.11			0.36			0.54	
Management and service fees from bank subsidiaries		0.95			0.87			0.88			1.47			1.55	
Other income from bank subsidiaries.....		0			0			0			0			0	
Operating income from bank subsidiaries.....		52.71			48.70			51.33			62.88			69.36	
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		47.96			66.90			62.63			56.39			82.95	
Interest income from nonbank subsidiaries.....		3.25			2.38			2.44			7.38			20.25	
Management and service fees from nonbank subsidiaries		0.51			0.66			0.37			0.86			1.92	
Other income from nonbank subsidiaries.....		0.12			0.11			0.07			0.16			1.06	
Operating income from nonbank subsidiaries		64.26			94.31			87.22			79.84			150.41	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....	0	72.55	19	0	36.58	20	0	38.10	20	0	43.51	16	0	61.23	17
Interest income from subsidiary holding companies.....	0	15.40	27	0	5.06	22	0	5.26	22	0	8.40	23	0	6.54	25
Management and service fees from subsidiary holding companies.....	0	0.27	47	0	0.75	45	0	0.73	42	0	0.44	45	0	0.36	46
Other income from subsidiary holding companies.....	0	-3	52	0	-0.41	52	0	-0.40	50	0	0.01	45	0	0.29	44
Operating income from subsidiary holding companies.....	0	85.23	13	0	47.30	12	0	58.37	10	0	55.20	11	0	76.49	9
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries		67.73			72.55			74.16			69.76			67.32	
Interest income from bank subsidiaries.....		0.98			0.27			0.23			0.63			0.80	
Management and service fees from bank subsidiaries		1.25			1.64			1.44			1.87			1.81	
Other income from bank subsidiaries.....		0.03			0.03			0.02			0.04			0.03	
Operating income from bank subsidiaries		81.70			82.68			83.13			82.20			78.80	
Dividends from nonbank subsidiaries		2.90			3.56			3.07			1.95			2.65	
Interest income from nonbank subsidiaries.....		0.28			0.20			0.18			0.73			1.19	
Management and service fees from nonbank subsidiaries		0.01			0.02			0.01			0.02			0.06	
Other income from nonbank subsidiaries.....		0			0.01			0.01			0.01			0.04	
Operating income from nonbank subsidiaries		4.41			5.69			4.67			4.70			7.29	
Dividends from subsidiary holding companies.....		2.46			2.13			2.10			2.53			4.52	
Interest income from subsidiary holding companies.....		0.01			0.01			0.01			0.11			0.20	
Management and service fees from subsidiary holding companies.....		0			0			0			0			0	
Other income from subsidiary holding companies.....		0			0			0			0			0	
Operating income from subsidiary holding companies.....		3.74			3.40			3.91			4.56			6.08	
Loans and advances from subsidiaries / Short term debt.....		284.57			152.66			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt		27.96			28.03			26.38			27.08			28.33	